

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

IN RE:
BRADFORD, ERNESTINE

BRADFORD, CHIC

Debtor(s)

CHAPTER 7 CASE

CASE NO. 06-71857 BARB

JUDGE Manuel Barbosa

TRUSTEE'S FINAL REPORT

To: THE HONORABLE Manuel Barbosa
BANKRUPTCY JUDGE

NOW COMES MEGAN G. HEEG, Trustee herein, and respectfully submits to the Court and to the United States Trustee his/her Final Report and Account in accordance with 11 U.S.C. §704(9).

1. MEGAN G. HEEG was appointed as the Chapter 7 trustee ("Trustee"). The Petition commencing this case was filed on 10/10/06. The Trustee was appointed on 10/10/06. An order for relief under Chapter 7 was entered on 10/10/06. The Trustee's case bond is in the form of a blanket bond.
2. The Trustee certifies that she has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A. The Trustee has not found it advisable to oppose the Debtor(s) discharge.
3. The disposition of estate property is set forth in Exhibit B. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
4. A summary of the Trustee's Final Report as of February 13, 2008 is as follows:

a. RECEIPTS (See Exhibit C)	\$ <u>15,353.51</u>
b. DISBURSEMENTS (See Exhibit C)	\$ <u>0.00</u>
c. NET CASH available for distribution	\$ <u>15,353.51</u>
d. TRUSTEE/PROFESSIONAL COSTS	

1. Trustee compensation requested (See Exhibit E)	\$ <u>1,313.27</u>
2. Trustee Expenses (See Exhibit E)	\$ <u>17.18</u>
3. Compensation requested by attorney or other professionals for trustee (See Exhibit F)	\$ <u>0.00</u>
e. Illinois Income Tax for Estate (See Exhibit G)	\$ <u>n/a</u>

5. The Bar Date for filing unsecured claims expired on 03/15/07.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee.

The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a. Allowed unpaid secured claims	\$ <u>0.00</u>
b. Chapter 7 Administrative and 28 U.S.C. §1930 claims	\$ <u>1,330.45</u>
c. Allowed Chapter 11 Administrative Claims	\$ <u>0.00</u>
d. Allowed priority claims	\$ <u>0.00</u>
e. Allowed unsecured claims	\$ <u>4,302.29</u>

7. Trustee proposes that unsecured creditors receive a distribution of 100.00% of allowed claims, plus interest from the date of bankruptcy filing to estimated date of filing of TFR at T-Bill Rate of 4.9000%.

8. Total compensation and expense previously awarded to Trustee's counsel, accountant or other professional was \$0.00. Professional's compensation and expense requested but not yet allowed is \$1,330.45. The total of Chapter 7 professional fees and expenses requested for final allowance is \$1,330.45. (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit F.)

9. A fee of \$650.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

10. A fee of \$0.00 was paid to a bankruptcy petition preparer for services rendered in connection with this case, and no basis appears to request an examination of these fees pursuant to 11 U.S.C. §329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowances of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

Dated: 2-15-08

RESPECTFULLY SUBMITTED,

By: /s/ Megan G. Heeg
MEGAN G. HEEG, Trustee
Ehrmann Gehlbach Badger & Lee
215 E. First St.
P.O. Box 447
Dixon, IL 61021
Telephone # (815) 288-4949

Exhibit A

Description of Trustee Services - Bradford

Preliminary review of Debtor's Petition, Statement of Financial Affairs and Schedules prior to First Meeting of Creditors.

Examination of Debtor at First Meeting of Creditors.

Conducted preliminary discovery with regard to the location and identity of Debtor's underlying financial affairs.

Initial report was prepared.

Prepared all forms necessary for the administration of the estate, including the estate property record, cash receipts and disbursements ledgers, employer identification number, and opening of depository accounts.

Certain items of Debtor's personal property was sold back to Debtors after court approval.

Claims were reviewed.

Collected insurance policy proceeds and bank account balances.

A Final Repot was prepared. Upon approval of the Final Report, distribution will be made, and a Final Account will be made to close this case.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 06-71857 BARB
Case Name: BRADFORD, ERNESTINE
Period Ending: 02/12/08

Trustee: (330490) MEGAN G. HEEG
Filed (f) or Converted (c): 10/10/06 (f)
\$341(a) Meeting Date: 12/08/06
Claims Bar Date: 03/15/07

Doc 27 Filed 02/27/08 Entered 02/27/08 09:40

1	2	3	4	5	6
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	REAL ESTATE - scheduled	69,000.00	DA	0.00	DA
2	CASH ON HAND	80.00	DA	0.00	DA
3	BANK ACCOUNTS	7,000.00	5,336.17	5,336.17	FA
4	HOUSEHOLD GOODS AND FURNISHINGS	1,310.00	DA	0.00	FA
5	WEARING APPAREL	100.00	DA	0.00	FA
6	FURS AND JEWELRY	30.00	DA	0.00	FA
7	INTERESTS IN INSURANCE POLICIES	4,631.00	9,970.80	9,970.80	FA
8	PENSION PLANS AND PROFIT SHARING	Unknown	DA	0.00	FA
9	AUTOMOBILES AND OTHER VEHICLES	2,225.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A	46.54	Unknown
10	Assets	Totals (Excluding unknown values)	\$84,376.00	\$15,306.97	\$15,353.51
					\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): June 30, 2007

Current Projected Date Of Final Report (TFR): February 13, 2008 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-71857 BARB
Case Name: BRADFORD, ERNESTINE
Taxpayer ID #: 13-7546270
Period Ending: 02/12/08

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_****02-65 - Money Market Account
Blanket Bond: \$150,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #}/ Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/31/06	{3}	Ernestine Bradford	proceeds from bank account	1129-000	4,420.00		4,420.00
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.71		4,422.71
12/21/06	{3}	Ernestine Bradford	bank account proceeds	1129-000	916.17		5,338.88
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.89		5,341.57
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.56		5,345.93
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.66		5,347.99
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.85		5,350.84
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.95		5,353.89
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.95		5,356.84
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.76		5,359.30
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.05		5,362.55
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.95		5,365.50
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.67		5,368.17
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.15		5,371.32
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	2.79		5,374.11
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	2.73		5,376.84
01/04/08	{7}	Metropolitan Life Insurance Company	life insurance policy surrender	1129-000	9,970.80		15,347.64
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	5.87		15,353.51

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-71857 BARB
Case Name: BRADFORD, ERNESTINE
Taxpayer ID #: 13-7546270
Period Ending: 02/12/08

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_****02-65 - Money Market Account
Blanket Bond: \$150,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
ACCOUNT TOTALS				15,353.51	0.00	\$15,353.51
Less: Bank Transfers				0.00	0.00	
Subtotal				15,353.51	0.00	
Less: Payments to Debtors					0.00	
NET Receipts / Disbursements				\$15,353.51	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-71857 BARB
Case Name: BRADFORD, ERNESTINE

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_****02-66 - Checking Account
Blanket Bond: \$150,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7546270
Period Ending: 02/12/08

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
ACCOUNT TOTALS						
			Less: Bank Transfers	0.00	0.00	\$0.00
			Subtotal	0.00	0.00	
			Less: Payments to Debtors	0.00	0.00	
			NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balance
MMA # ***_****02-65	15,353.51	0.00	15,353.51
Checking # ***_****02-66	0.00	0.00	0.00
	\$15,353.51	\$0.00	\$15,353.51

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Debtor(s)

CHAPTER 7 CASE

CASE NO. 06-71857 BARB

JUDGE Manuel Barbosa

DISTRIBUTION REPORT

I, MEGAN G. HEEG, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

SUMMARY OF DISTRIBUTION:

Secured Claims:	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>1,330.45</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims:	\$ <u>0.00</u>
Other Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>4,036.24</u>
Post-Petition Interest:	\$ <u>266.05</u>
Surplus to Debtor:	\$ <u>9,720.77</u>

TOTAL AMOUNT TO BE DISTRIBUTED: \$ 15,353.51

DISTRIBUTION REPORT

PAGE 1

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Secured Claims		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$ 1,330.45	100.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
	MEGAN G. HEEG	1,313.27	1,313.27
	MEGAN G. HEEG	17.18	17.18
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Debtor-in possession (DIP) administrative expenses)		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00
5. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00		\$ 0.00	0.00%

DISTRIBUTION REPORT

PAGE 2

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds	\$ 0.00	0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$ 0.00	0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(6) - Deposits by consumers to the extent of \$1,950.00	\$ 0.00	0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(7) - Alimony	\$ 0.00	0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§724(b)(6) - Tax Liens:	\$ 0.00	0.00%

DISTRIBUTION REPORT

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CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(8) - Tax claims excluding fines and penalties	\$ 0.00	0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(9) - Capital Commitments to FDIC, et al.	\$ 0.00	0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)	\$ 4,036.24	100.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
1 SMC c/o HSBC Bank Nevada, NA - Bergner's	510.61	510.61
2 US Bank PO Box 5229 Cincinnati, Ohio 45201	3,525.63	3,525.63
	TOTAL	\$ 4,036.24

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
General Unsecured Subordinated claims	\$ 0.00	0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(3) - Late unsecured claims	\$ 0.00	0.00%

DISTRIBUTION REPORT

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CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(4) - Fines/penalties	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(5) - Interest	\$ 266.05	100.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
1I SMC c/o HSBC Bank Nevada, NA - Bergner's	33.66	33.66
2I US Bank PO Box 5229 Cincinnati, Ohio 45201	232.39	232.39
	TOTAL	\$ 266.05

18. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(6) - Surplus to Debtor	\$ 9,720.77	100.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
SURPLUS BRADFORD, ERNESTINE	9,720.77	9,720.77
	TOTAL	\$ 9,720.77

The following claims are not included in the distribution because they have been disallowed or barred by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED /WITHDRAWN (DESIGNATE)
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

EXHIBIT D

DISTRIBUTION REPORT

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DATED: 2-15-08

/s/ Megan G. Heeg
MEGAN G. HEEG, Trustee

EXHIBIT D